

**REMARKS**

Claims 1-23 are pending in the application.

Claims 1-23 have been rejected.

Claims 1, 7, 13 and 18 have been amended to clarify the distinctions between the claimed invention and the cited art. Support for these amendments can be found throughout the originally-filed Application, and specifically at, for example, page 13, lines 19-23, and page 14, line 12 through page 15, line 12.

*Rejection of Claims Under 35 U.S.C. §103*

Claims 1-23 stand rejected under 35 U.S.C. § 103(a) as purportedly being unpatentable over U.S. Patent No. 7,010,503 issued to Oliver et al. (“Oliver”) in view of U.S. Patent No. 5,699,527 issued to Davidson (“Davidson”). Applicants respectfully traverse this rejection.

The Office Action relies on Oliver as purported teaching of the claimed “communicating at least a first portion of the received commercial loan application data to the client system” limitation. *See* Office Action, p. 4 (citing Oliver 9:49-10:8, 11:17-37). But the cited sections of Oliver fail to teach or fairly suggest the client system pre-populating at least one data field of a second user interface display of the plurality of user interface displays, where the plurality of user interface displays are configured to capture commercial loan application data as described by Claim 1. Further, the cited sections fail to teach or fairly suggest communicating at least a first portion of the received commercial loan application data to the client system, where the received data was captured by a first user interface display.

The claimed second user interface display is defined as one of the plurality of user interface displays. The plurality of user interface displays is configured to capture commercial loan application data. *See, e.g.*, Claim 1. Since the second user interface display is defined as one of the plurality of user interface displays, the second user interface display is also tied to the “configured to capture” limitation. The cited sections of Oliver fail to disclose that the purchase page captures any data. *See* Oliver 9:49-10:8, 11:17-37; *see also* Oliver 5:4-53, 6:34-7:27, 10:45-11:37. Also, Oliver’s purchase page is purportedly one of Oliver’s Web documents or pages (as asserted by the Office Action on page 3), which are also not disclosed to capture data. *See* Oliver 6:63-7:27.

The cited sections of Oliver distinguish Oliver’s purchase page from Oliver’s purported data collection page. Assuming for the purpose of the present Response that Oliver’s data collection page purportedly captures data (a point the Applicants do not concede), Oliver’s client navigates away from the data collection page to an additional page where insurance is purchased. *See* Oliver 11:29-33. Thus, Oliver’s purchase page is not disclosed to capture data, and therefore cannot teach or fairly suggest the second user interface display of the plurality of user interface displays configured to capture commercial loan application data.

The cited sections of Oliver also fail to teach or fairly suggest communicating the received commercial loan application data, and using that data for pre-population. *See* Oliver 7:28-60, 10:55-11:10. The cited sections of Oliver describe Oliver’s business logic interface purportedly responding to an event message from Oliver’s client with a reply message containing values for data points. *See* Oliver 7:61-65, 9:49-62, 11:13-21. But Oliver’s values are not disclosed to be the same data that was received from the client system, as clarified by the amended claim. Instead, Oliver’s values are described as

elements of business logic stored in Oliver's business logic database located off-client. *See* Oliver 9:49-65. Thus, Oliver's values are not received from Oliver's client system and cannot teach the claimed received commercial loan application data.

Further, the claimed received commercial loan application data that is communicated to the client system is also the data that was captured by a first user interface display. In contrast, Oliver's values are not similarly "captured" because they are business logic elements that already reside on Oliver's business logic database. *See* Oliver 7:65-8:5, 9:49-65. Thus, Oliver's reply message containing values for data points fails to teach or fairly suggest the claimed communicating of the received commercial loan application data, where the received commercial loan application data was captured by the first user interface display.

The cited sections of Davidson also fail to disclose the claimed "communicating at least a first portion of the received commercial loan application data" limitation. *See* Davidson Abstract, 6:1-2. Davidson is merely cited for a proposition that it discloses processing commercial loans. Accordingly, the cited sections of Oliver fail to teach or fairly suggest communicating at least a first portion of the commercial loan application data to the client system, where the client system uses the first portion of the commercial loan application data to pre-populate at least one data field of a second user interface display of the plurality of user interface displays.

For the reasons discussed above, Applicants submit that the cited sections of Oliver and Davidson, alone or in permissible combination, fail to provide disclosure of the limitations of independent Claims 1 and 7, as amended. For similar reasons, Applicants submit that Oliver and Davidson also fail to provide disclosure of the limitations of independent Claims 13 and 18. Accordingly, Applicants respectfully

submit that independent Claims 1, 7, 13 and 18, and all claims depending therefrom, are in condition for allowance. Applicants therefore respectfully request the Examiner's reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

### **CONCLUSION**

In view of the remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

If any extensions of time under 37 C.F.R. § 1.136(a) are required in order for this submission to be considered timely, Applicant hereby petitions for such extensions. Applicant also hereby authorizes that any fees due for such extensions or any other fee associated with this submission, as specified in 37 C.F.R. § 1.16 or § 1.17, be charged to deposit account 502306.

Respectfully submitted,

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